

Information to identify the case:

Debtor 1	Donna S. McBride	Social Security number or ITIN	xxx-xx-0687
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12898-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna S. McBride
aka Donna Sasser McBride

3/19/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donna S. McBride
Debtor

Case No. 19-12898-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 19, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2024:

Recip ID	Recipient Name and Address
db	+ Donna S. McBride, 362 Heather Dr. N., Mantua, NJ 08051-1819
cr	+ The Village at Hardings Run Condominium Associatio, McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518023861	+ Allstate NJ Insurance Co., Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
518023866	AtlantiCare Regional Medical Center PP, PO Box 829600, Philadelphia, PA 19182-9600
518023862	Atlantic Emergency Associates, 8 Oak Park Drive, Bedford, MA 01730-1414
518023863	Atlantic Emergency Associates, PA, PO Box 15356, Newark, NJ 07192-5356
518023864	Atlantic Radioligists, PA, LLC, PO Box 1262, Indianapolis, IN 46206-1262
518023865	Atlanticare Regional Medical Center, 65 W. Jimmie Leeds Road, Pomona, NJ 08240-9102
518023870	+ Dianon Systems, Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
518023871	+ Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
518023873	+ Inspira Health Network, Patient Business Services, 333 Irving Avenue, Bridgeton, NJ 08302-2123
518023874	Inspira Medical Centers, Inc., PO Box 48274, Newark, NJ 07101-8474
518023875	Inspira Medical Group, PC, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
518023878	+ McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518023879	Progressive Garden State Ins. Co., Processing Center - 27, PO Box 55126, Boston, MA 02205-5126
518023881	+ Rickart Collection Systems Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
518023882	+ Shore Medical Center, Attn: Nationwide Recovery Services, 545 W. Inman Street, Cleveland, TN 37311-1768
518023883	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
518023884	+ The Village at Hardings Run Condo Assn., 4899 Winterbury Drive, Mays Landing, NJ 08330-2851
518052013	+ The Village at Hardings Run Condominium Associatio, c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick NJ 08902-3312
518262168	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2024 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 19 2024 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518023867	+ EDI: CAPONEAUTO.COM	Mar 20 2024 00:35:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
518037991	+ EDI: AISACG.COM	Mar 20 2024 00:35:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518039958	+ EDI: AISACG.COM	Mar 20 2024 00:35:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518173061	+ EDI: AIS.COM	Mar 20 2024 00:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin

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518023868	+ EDI: CAPITALONE.COM	Mar 20 2024 00:35:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518023869	+ EDI: CCS.COM	Mar 20 2024 00:35:00	Credit Collection Services, PO Box 447, Norwood, MA 02062-0447
518023872	Email/Text: BNSFN@capitalsvcs.com	Mar 19 2024 20:43:00	First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
518023877	Email/Text: govtaudits@labcorp.com	Mar 19 2024 20:43:00	Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240
518023880	Email/Text: clientservices@remexinc.com	Mar 19 2024 20:43:00	Remex, Inc., PO Box 765, Rocky Hill, NJ 08553-0765
518067180	Email/Text: paula.tilley@nrsagency.com	Mar 19 2024 20:43:00	SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
519851370	+ Email/Text: EBN@edfinancial.com	Mar 19 2024 20:43:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518199050	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 19 2024 20:44:00	Wilmington Trust, NA, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518023885	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 19 2024 20:44:00	Wilmington Trust, N.A., Successor to Citibank, N.A., c/o Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518023876	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com

District/off: 0312-1

User: admin

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Denise E. Carlon

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., trustee, in trust for registered holders of Bear Stearns Asset Backed Securities 2007-SD2, Asset-Backed Certificates, Series 2007-SD2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jason Brett Schwartz

on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., trustee, in trust for registered holders of Bear Stearns Asset Backed Securities 2007-SD2, Asset-Backed Certificates, Series 2007-SD2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Richard S. Hoffman, Jr.

on behalf of Debtor Donna S. McBride rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7